



# TOWN OF ASHBURNHAM

## *MASTER PLAN*

### *ECONOMIC DEVELOPMENT*

### *CHAPTER*

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**Prepared by the Montachusett Regional Planning Commission (MRPC)**  
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## Purpose and Introduction:

Over time communities grow whether through an increase in population, housing, and/or economic development activity. Managing growth has always been a challenge for local governments. Ashburnham planners recognize the need for a community Master Plan in order to help local officials act in concert on a common agenda for the long-range good of the Town. Without planning and structure, the chances of optimizing the best and highest value of human, natural and capital resources is diminished.



This Economic Development Chapter consists of an inventory and analysis of economic data, town goals and objectives, and recommendations to identify policies and strategies for the local economic base and the promotion of employment opportunities. This economic development Chapter was funded through the Montachusett Regional Planning Commission's (MRPC) District Local Technical Assistance Program. The DLTA program was established by Chapter 205 of the Acts of 2006, which enables staff of Regional Planning Agencies (RPAs) such as MRPC to provide technical assistance to communities for projects meeting certain criteria determined by the Commonwealth of Massachusetts. MRPC is a unit of regional government created under the General Laws (MGL Chapter 40B, Sections 1-8). MRPC provides planning advisory services and technical assistance to its 22 -member communities.

## Section 1: Assessment of Ashburnham's Current Economic Base

### Ashburnham's Labor Force

Ashburnham's Labor Force includes more than 3,500 residents. With few exceptions, small towns and residential suburbs tend to have a relatively high labor force participation rate, and this can be seen in Ashburnham where 74% of the population sixteen years and older is in the labor force. By contrast, the labor force participation rate for the State as a whole is 67%. As can be seen in Table 1 below, the number of employed Ashburnham residents decreased from the year 2004 (2,968 persons employed) until the end of the economic recession in 2009 (2,831 persons employed), an overall decrease of 4.62%. However, since 2009, employment has increased to 3,412 persons employed in the year 2016, a 20.5% increase. Similarly, Ashburnham's local unemployment rate increased from a low of 6.2% in 2004 to a high of 9.3% by the year 2009; however, Ashburnham's unemployment rate has steadily decreased since 2009 and in 2016 the unemployment rate was 3.6%, the lowest it's been since 2000, when the rate was 2.7%.

Of course, Ashburnham's unemployment rate is closely tied to that of the state and the nation as a whole, both of which saw similar increases in unemployment during the recession. However, it should be noted that Ashburnham's unemployment rate has been consistently higher than or equal to that of the state, suggesting that Ashburnham residents have been much more prone to

job loss than other communities when the state's economy declines. Recently there has been improvement in the local, state and national unemployment rates and this is expected to continue. In fact, the unemployment rate for the latest month available (for October 2017 only) was 3.1% in Ashburnham, slightly lower than the state rate (3.3%).

**Table 1. Ashburnham Labor Force and Unemployment Rate over Time**

Year	Labor Force	Employed	Unemployed	Unemployment Rate	State Unemployment Rate
2016	3540	3412	128	3.6%	3.7%
2015	3538	3366	172	4.9%	4.9%
2014	3524	3322	202	5.7%	5.8%
2013	3463	3239	224	6.5%	6.7%
2012	3454	3227	227	6.6%	6.7%
2011	3478	3218	260	7.5%	7.3%
2010	3541	3235	306	8.6%	8.3%
2009	3120	2831	289	9.3%	8.1%
2008	3140	2939	201	6.4%	5.5%
2007	3155	2979	176	5.6%	4.6%
2006	3169	2984	185	5.8%	4.9%
2005	3139	2959	180	5.7%	4.8%
2004	3164	2968	196	6.2%	5.1%

*Data Source: MA Department of Labor and Workforce Development, accessed 5/5/17.*

### Where Ashburnham Residents Work

Tables 2 and 3 summarize how far Ashburnham workers are travelling to work and where they are going within the Montachusett Region and beyond. According to the U.S. Census data from 2015, 9.2% of workers stay in Ashburnham for their job and a significant portion worked in the Montachusett Region's largest commercial centers; 8.7% in Gardner, 6.4% in Fitchburg, 4.2% in Leominster, and 1.9% in Winchendon. Travel to Boston accounted for 0.6% of the town's working population. The mean travel time to work for Ashburnham residents was 35.3 minutes, higher than the Massachusetts average of 28.7 minutes, and higher than the national average of 25.9 minutes.

**Table 2. How far are Ashburnham Workers Driving?**

Distance Driven to Work	Percent of Workers
<10 miles	68%
10-24 miles	14%
25-50 miles	13%
>50 miles	5%

**Table 3. Where Ashburnham Workers are Going...**

Percent of Workers	Where To...
9.2%	Ashburnham
8.7%	Gardner
6.4%	Fitchburg
4.2%	Leominster
1.9%	Winchendon
0.6%	Boston

*Data Source: Onthemap.ces.census.gov, accessed 6/27/17 and 11/15/17.*

## Measures of Wealth

There are measures of wealth that reflect the health of the local economy by describing the incomes of local residents: per capita, median household and median family incomes, as well as the percent of people for whom poverty status was determined. Per capita income is equal to the total incomes generated by a population divided by the number of persons in that area. Communities with a higher number of persons per household or smaller household incomes would likely have smaller per capita income figures. In 2015, the per capita income for the State of Massachusetts was \$36,895, while that of Ashburnham was slightly higher at \$37,469. Ashburnham's per capita income was also higher than that of Ashby (\$29,879), Athol (\$24,184), Lancaster (\$32,899), Westminster (\$36,956) and Winchendon (\$27,993). This could be explained in part by the size of households in Ashburnham (2.66) which is less than Worcester County (2.77), the state (2.70), and the nation (2.70).

Another measure of wealth in a community is its median income, which is based on the type of household. In Table 4, family incomes are differentiated from other household incomes. For example, a single student living alone is considered a household but not a family. According to the American Community Survey 2011-2015 estimates, Ashburnham's median household income (\$87,615) is higher than Ashby (\$82,019), Athol (\$47,598), Lunenburg (\$80,572), and Winchendon (\$59,661) and is nearly equal to that of Sterling (\$87,039) and Westminster (\$88,902). Ashburnham's median family income (\$106,352) is higher than Ashby (\$88,409), Athol (\$60,841), Lancaster (\$99,207), Lunenburg (\$101,250), Westminster (\$98,008) and Winchendon (\$81,127), and considerably greater than the state (\$87,085). Ashburnham's poverty rate (7.4%) is higher than Groton, Sterling and Westminster, but still lower than that of Ashby, Athol, Lancaster, Lunenburg, and Winchendon and considerably lower than the State (11.6%).

**Table 4: Measures of Wealth, Ashburnham and Neighboring Communities  
Ranked by Median Family Income**

Community	Population	Per Capita	Median Household	Median Family	Below Poverty
Groton	10,646	\$51,334	\$116,642	\$135,444	3.2%
Sterling	7,941	\$41,390	\$87,039	\$117,975	4.9%
<b>Ashburnham</b>	<b>6,181</b>	<b>\$37,469</b>	<b>\$87,615</b>	<b>\$106,352</b>	<b>7.4%</b>
Lunenburg	10,086	\$38,443	\$80,572	\$101,250	9.2%
Lancaster	8,111	\$32,899	\$96,813	\$99,207	9.2%
Westminster	7,462	\$36,956	\$88,902	\$98,008	3.4%
Ashby	3,209	\$29,879	\$82,019	\$88,409	8.0%
Winchendon	10,300	\$27,993	\$59,661	\$81,127	8.6%
Athol	11,584	\$24,184	\$47,598	\$60,841	16.8%
State	6,547,629	\$36,895	\$68,563	\$87,085	11.6%

*Data Source: American Community Survey 2011-2015 Estimates, Accessed 5/5/17 and 9/1/17.*

## The Number and Types of Jobs in Ashburnham

The Massachusetts Executive Office of Labor and Workforce Development is the state entity in charge of tracking the changes occurring in the various sectors of the economy at both the state and local levels. Table 5 below presents the changes in Ashburnham's employment and wages from 2007 to 2015. Due to the economic recession in 2008 and 2009, Ashburnham's economy suffered in all categories, but by 2012, the numbers were rebounding, in most cases above the

pre-recession numbers. The number of establishments providing employment increased during this nine-year period by two, or 1.6%. Conversely, the average number of workers decreased by 57 or -5.2% over the same period, demonstrating that businesses were needing to let go of workers to survive the recession. Historically speaking, the cyclical nature of the regional economy has resulted in Ashburnham gaining jobs during one decade, losing jobs the next, and so on, although the recent economic downturn was particularly drastic in terms of number of persons employed.

**Table 5: Employment and Wages in Ashburnham 2007-2015**

	2007	2008	2009	2010	2011	2012	2013	2014	2015	Change	
Establishments	127	126	121	123	122	117	125	129	129	2	1.6%
Total Wages (Million \$)	\$39.5	\$40.7	\$40.2	\$39.3	\$39.0	\$40.7	\$42.3	\$43.3	\$45.1	\$5.6	14.2%
Average Employment	1,089	1,069	1,012	1,007	984	982	1,019	1,044	1,032	-57	-5.2%
Average Weekly Wage	\$697	\$732	\$764	\$751	\$763	\$797	\$799	\$798	\$841	\$144	20.7%

*Data Source: MA Department of Labor and Workforce Development (ES-202), Accessed 6/27/2017.*

Total wages increased by 14.2% from 2007-2015 and the average weekly wage increased by 20.7% during the same period despite the loss of total employment. Similarly, the Consumer Price Index for the northeast U.S. increased by about 21% during the period, indicating that wages in Ashburnham are generally keeping up with inflation.

**Table 6: Employment and Wages – Year 2015 Comparison**

	Ashburnham	Ashby	Athol	Groton	Lancaster	Lunenburg	Sterling	Westminster	Winchendon
Establishments	129	79	320	271	192	249	240	207	199
Total Wages (Million \$)	\$45.1	\$14.8	\$133	\$170.4	\$87.2	\$95.9	\$114.9	\$137.7	\$62.5
Average Employment	1,032	373	3,711	3,503	2,083	2,213	2,565	2,542	1,690
Average Weekly Wage	\$841	\$762	\$689	\$956	\$805	\$833	\$861	\$1,042	\$711

*Data Source: MA Department of Labor and Workforce Development (ES-202), Accessed 6/27/2017 and 8/23/2017*

Table 6 provides a comparison of 2015 employment and wages in Ashburnham and neighboring towns. The data indicates that Ashburnham has more establishments than Ashby, but fewer than the remaining communities. Similarly, the total wages earned in Ashburnham are only higher

than Ashby, however, Ashburnham's workers earn a weekly wage greater than Athol, Lancaster, Lunenburg and Winchendon and *appear* to be lower than the weekly wages of Groton, Sterling and Westminster however, the compensation package **To improve its economy, the town should strategize and seek to diversify its economy by attracting higher paying jobs.** In Table 7 is a listing of the largest employers in Ashburnham, with the top four being public and private schools.



Table 8 provides information on the type of jobs found within Ashburnham. The largest number of jobs is found in Education and Health Services, with about 573 jobs, or 55.5% of all jobs in Ashburnham. This is predictable as there are three public schools located in Ashburnham, part of the Ashburnham/Westminster Regional School District, as well as Cushing Academy. Other strengths of the local economy include Construction, with a 69% increase in jobs, an indicator that

the real estate market has improved significantly since the downturn in the economy. There was a loss of jobs in the Manufacturing (30), Leisure and Hospitality (43) and Financial Activities (4) sectors as a result of the recession.

**Table 7: Ashburnham's Largest Employers**

Company Name	Address	City	State	# Employees	NAICS Code
Cushing Academy	School St	Ashburnham	MA	100-249	6111
J.R. Briggs Elementary School	Williams Rd	Ashburnham	MA	50-99	6111
Oakmont Regional High School	Oakmont Dr.	Ashburnham	MA	50-99	6111
Overlook Middle School	Oakmont Dr.	Ashburnham	MA	50-99	6111
Ashburnham Fire Dept.	Memorial Dr.	Ashburnham	MA	20-49	9221
Ashburnham MarketPlace	Main St	Ashburnham	MA	20-49	4451
Ashburnham MarketPlace Deli	Main St	Ashburnham	MA	20-49	7225
Ashburnham Police Dept.	Main St	Ashburnham	MA	20-49	9221
First Student, Inc.	Gardner Rd	Ashburnham	MA	20-49	4855
Gopinath Food Coop	Main St	Ashburnham	MA	20-49	4451
McLean Ambulatory Treatment	Lake Rd	Ashburnham	MA	20-49	8133
Roy Bros. Oil Co.	Main St	Ashburnham	MA	20-49	4247



Roy Bros. Oil & Propane	S. Main St	Ashburnham	MA	20-49	4247
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Data Source: MA Department of Labor and Workforce Development, accessed 5/5/17

**Table 8: Workforce by Industry Within Ashburnham 2009-2015**

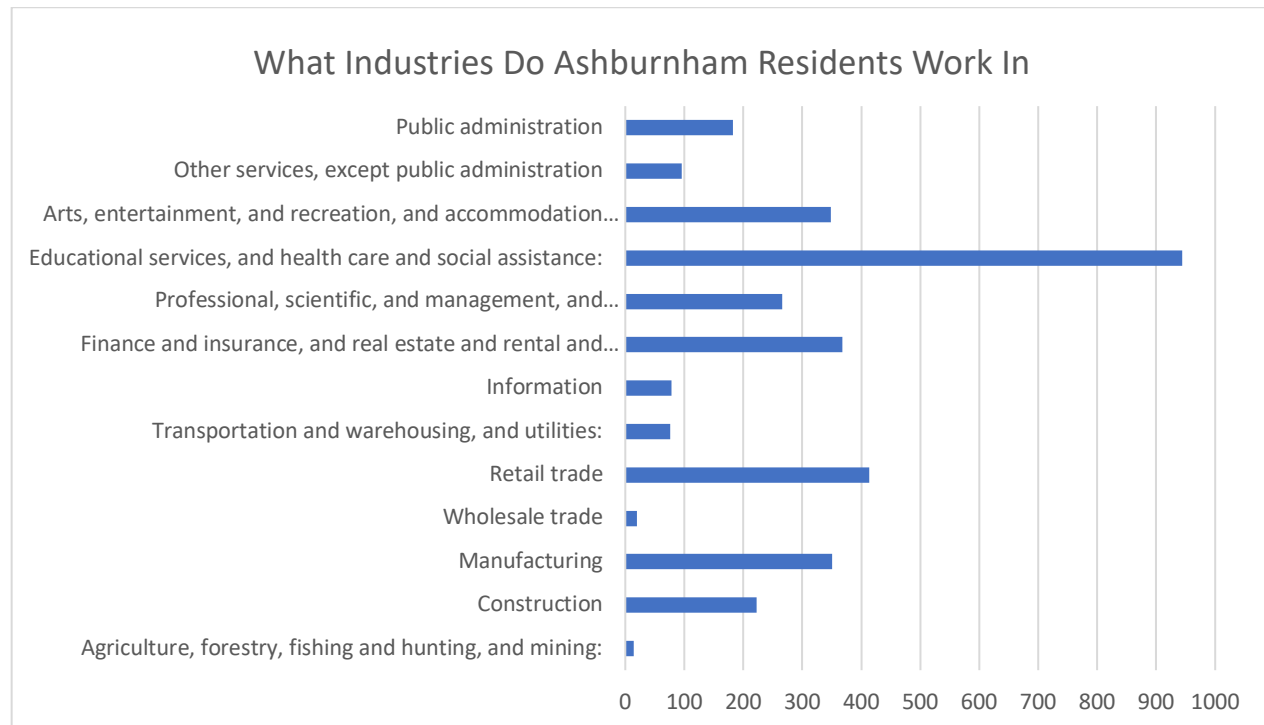
INDUSTRY	2009	2010	2011	2012	2013	2014	2015	Change
Construction	42	33	36	39	49	64	71	69%
Manufacturing	53	47	29	25	25	20	23	-56.6%
Trade, Transportation & Utilities	188	187	176	179	192	195	199	5.9%
Financial Activities	15	14	15	16	15	12	11	-26.7%
Professional & Business Services	21	24	25	2	23	24	20	-4.8%
Education & Health Services	522	509	504	514	557	573	573	9.8%
Leisure & Hospitality	**	108	111	**	91	81	65	-39.8%
Other Services	38	40	44	40	16	15	18	-52.6%
Total All Industries	1012	107	984	982	1019	1044	1032	2.0%

Data Source: MA Department of Labor and Workforce Development \*\*Data unavailable; Accessed 6/27/2017.

Figure 1 shows the industry sectors that Ashburnham residents work in. Both the Department of Labor and Workforce Development and the American Community Survey indicate Education and Health Services to be the largest sector within Ashburnham and also the job category most residents work in outside of Ashburnham. In fact, this industry sector employs the most number of people in the Montachusett Region by far.



**Figure 1. What Industries Ashburnham Residents Work In**



Data Source: American Community Survey 2011-2015 Estimate, accessed 9/1/17.

### Economic Sector Contribution to Local Tax Base

In fiscal year 2017 Ashburnham levied a total of \$13,185,441 in taxes, based on a local tax rate of \$22.97 per \$1,000 of assessed valuation. Ashburnham's residential homeowners accounted for roughly 95% of the total tax base (\$12,526,220) while businesses and industries accounted for just 3% (\$409,943). The remaining 2% was derived from taxes on personal property (\$249,278). The next two Tables 9 and 10 compare Ashburnham to its adjacent neighbors in terms of commercial and industrial tax revenue. Table 9 indicates that Ashburnham's commercial sector raises the least amount of tax dollars when compared to communities in the area, with Athol, a more urbanized area, raising the highest amount of commercial taxes.

**Table 9. Commercial Tax Base Comparison**

Community	FY2017 Tax Rate/\$1,000	Commercial Taxes Levied	Assessed Valuation	Total Tax Levy	% Total Tax Levy
Ashburnham	\$22.97	\$311,372	\$13,555,600	\$13,185,441	2.36%
Ashby	\$20.83	\$183,478	\$8,808,362	\$5,659,086	3.24%
Athol	\$22.40	\$1,263,668	\$61,944,486	\$13,413,498	9.42%
Groton	\$18.26	\$1,098,446	\$60,155,877	\$30,205,079	3.64%
Lancaster	\$19.79	\$1,285,943	\$64,979,425	\$17,204,542	7.47%
Lunenburg	\$19.98	\$1,250,892	\$62,607,199	\$24,769,720	5.05%
Sterling	\$18.03	\$736,392	\$40,842,571	\$17,773,711	4.14%
Westminster	\$18.19	\$1,081,441	\$59,452,504	\$16,611,893	6.51%
Winchendon	\$17.97	\$619,349	\$34,465,727	\$11,409,744	5.43%

Data Source: MA Department of Revenue Databank Reports, Accessed 6/27/17 and 8/23/17.

**Table 10. Industrial Tax Base Comparison**

<b>Community</b>	<b>FY2017 Tax Rate/\$1,000</b>	<b>Industrial Taxes Levied</b>	<b>Assessed Valuation</b>	<b>% of Total Tax Levy</b>
<b>Ashburnham</b>	<b>\$22.97</b>	<b>\$98,571</b>	<b>\$4,291,300</b>	<b>0.75%</b>
Ashby	\$20.83	\$119,464	\$666,700	2.11%
Athol	\$22.40	\$290,476	\$14,239,000	2.17%
Groton	\$18.26	\$255,583	\$13,996,900	0.85%
Lancaster	\$19.79	\$433,262	\$37,538,944	2.52%
Lunenburg	\$19.98	\$402,064	20,123,300	1.62%
Sterling	\$18.03	\$957,784	\$53,121,700	5.39%
Westminster	\$18.19	\$196,214	\$44,031,800	1.18%
Winchendon	\$17.97	\$196,214	\$10,919,000	1.72%

*Data Source: MA Department of Revenue Databank Reports, Accessed 6/27/17 and 8/23/17.*

Similarly, Table 10 shows Ashburnham to be the lowest in percent of industrial tax revenues than all other neighboring communities. Ashburnham's combined commercial and industrial annual tax levy makes up only 3.11% of their overall tax base. Table 11 illustrates the rise in Ashburnham's tax rate over 10 years, a 78% increase, primarily due to necessary infrastructure and building improvements including construction of a new elementary school and public safety building, renovation of town hall. The amount of total tax revenue collected increased 52% over the same time frame, with the residential tax revenue increasing 50% and the commercial and industrial revenues increasing 83%.



**Table 11. Ashburnham's Tax Levy 2008-2017 (with rate)**

Fiscal Year	Tax Rate/ \$1,000	Residential	Commercial	Industrial	Personal Property	Total
2008	12.93	\$8,368,218	\$165,592	\$57,871	\$61,794	\$8,657,730
2009	13.88	\$9,208,378	\$214,045	\$71,700	\$97,181	\$9,591,304
2010	16.15	\$9,699,773	\$234,085	\$79,905	\$120,997	\$10,134,760
2011	17.15	\$9,924,890	\$244,296	\$86,914	\$150,122	\$10,406,222
2012	18.34	\$10,060,587	\$251,420	\$87,520	\$160,122	\$10,559,649
2013	18.85	\$10,283,729	\$262,332	\$86,278	\$164,595	\$10,796,934
2014	19.83	\$10,616,311	\$257,050	\$84,500	\$155,413	\$11,113,274
2015	22.28	\$11,945,901	\$285,275	\$91,600	\$241,485	\$12,564,261
2016	22.75	\$12,239,142	\$302,459	\$93,987	\$237,412	\$12,873,000
2017	22.97	\$12,526,220	\$311,372	\$98,571	\$249,278	\$13,185,441

Data Source: MA Department of Revenue Databank Reports, Accessed 6/27/17 and 8/23/17.

### Residential Tax Information

Tables 12 and 13 show the residential home values and tax bills for 2007 and 2017 and foreclosures over the last ten (10) years. Ashburnham's home values have suffered as the result of the recession in 2008-2009 as the percent change in lost home value since 2007 is greater than 20%. In the same time period, Ashburnham's average single-family tax bill increased over 46% due to aforementioned municipal building construction and renovation, and in 2017 was greater than Ashby, Athol, Westminster and Winchendon; but less than Groton, Lancaster, Lunenburg, and Sterling. *Even though Ashburnham's tax rate is higher than neighboring communities, the actual property tax bills are below the state's average, indicating lower property values.*

Foreclosures negatively impact communities in many different ways including declining town revenues and an increase in abandoned and/or dilapidated housing structures, as well as a decline in home values surrounding foreclosed properties. There are many contributing factors in foreclosed properties and the banks who own them have varying procedures for handling the sale of these homes.

**Table 12. Single Family Home Values and Tax Bills 2007 & 2017**  
**Ranked by 2017 Average Single Family Tax Bill**

Community	Average Single-Family Value - 2007	Average Single-Family Value - 2017	Percent Change	Average Single-Family Tax Bill - 2007	Average Single-Family Tax Bill - 2017	Percent Change
Groton	\$431,384	\$428,395	-0.69%	\$5,940	\$7,822	31.7%
Lancaster	\$329,334	\$305,340	-7.29%	\$4,535	\$6,043	33.3%
Sterling	\$357,130	\$301,793	-15.9%	\$4,111	\$5,441	32.4%
Lunenburg	\$304,179	\$267,155	-12.2%	\$3,690	\$5,338	44.7%
<b>Ashburnham</b>	<b>\$246,341</b>	<b>\$204,110</b>	<b>-20.7%</b>	<b>\$3,202</b>	<b>\$4,688</b>	<b>46.4%</b>
Westminster	\$296,341	\$250,448	-15.5%	\$3,476	\$4,556	31.1%
Ashby	\$264,563	\$201,476	-23.8%	\$3,095	\$4,197	35.6%
Winchendon	\$210,760	\$166,333	-21.1%	\$2,365	\$2,989	26.4%
Athol	\$189,539	\$135,603	-44.5%	\$1,914	\$2,766	44.5%
STATE	\$406,673	\$399,020	-1.88%	\$3,962	\$5,617	41.8%

Data Source: Division of Local Services DOR Databank website, accessed 7/6/17 and 9/1/17

**Table 13. Foreclosures in Ashburnham and Surrounding Communities, 2007-2016**

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
<b>Ashburnham</b>	<b>9</b>	<b>15</b>	<b>10</b>	<b>25</b>	<b>13</b>	<b>29</b>	<b>7</b>	<b>11</b>	<b>13</b>	<b>21</b>
Ashby	2	8	3	7	3	9	4	6	4	4
Athol	52	73	55	97	58	61	32	34	49	49
Groton	7	7	3	9	10	7	5	5	2	4
Lancaster	15	8	8	15	10	10	2	9	5	8
Lunenburg	13	32	22	22	18	12	6	11	14	19
Sterling	1	5	7	18	11	5	10	8	9	5
Westminster	5	11	15	17	14	18	8	6	5	13
Winchendon	28	51	47	58	41	43	24	22	23	59

Data Sources: Northern Worcester County Registry of Deeds website, accessed 6/19/17 and 9/1/17; Southern Middlesex Registry of Deeds website, accessed 9/1/17; Worcester District Registry of Deeds, accessed 9/1/17.

## Home Occupations

Ashburnham's existing zoning scheme currently allows a variety of home occupations, of which some residents take advantage. It is a trend of our modern-day economy that more people are



establishing home businesses and/or working from their homes. Increasing numbers of people are employed by a company and yet spend a good deal of their week working from home or "telecommuting." The Internet and advances in home computers have created conditions where people can be productive working out of their homes. In fact, according to the American Community Survey 2011-2015 Estimates, 5.2% (169) of Ashburnham residents worked at home in 2015, an increase from 1.2% (37) in 2010. *Ashburnham can expect to continue to see an increase in the number of*

*people working from their homes, whether they are starting home businesses or simply telecommuting.*

## Education

As shown in Table 14, residents with a Bachelor's degree (29.2%) represent the largest segment of the Ashburnham population in terms of educational attainment – this is higher than all the neighboring communities except Groton and higher than the state. The second largest group (26%) has a high school diploma, followed by residents with some college but no degree (16%). The state percentages reveal how the population in Ashburnham compares to the overall state population in terms of educational attainment. Unlike Ashburnham, the largest segment in the state contains those with a high school diploma (25.4%). The second largest group is those with a bachelor's degree (22.8%) followed by those with a graduate degree (17.7%).

**Table 14. Educational Attainment - Population 25 Years and Over**

Amount of School	Ashburnham	Ashby	Athol	Groton	Lancaster	Lunenburg	Sterling	Westminster	Winchendon	State
No High School Diploma	3.9%	7.2%	13.6%	1.1%	10.0%	7.7%	5.3%	6.2%	11.2%	10.2%
High School Diploma	26%	37.9%	39.2%	13.8%	24.9%	27.4%	22.6%	19.7%	35.7%	25.4%
Some College, No Degree	16%	17.9%	20.2%	12.4%	19.4%	18.5%	18.3%	18.5%	21.4%	6.7%
Associate's Degree	12.8%	12.7%	10.8%	6.0%	10.9%	11.2%	7.2%	12.9%	11.8%	7.7%
Bachelor's Degree	29.2%	14.8%	11.7%	36.9%	21.8%	23.0%	28.4%	27.9%	12.3%	22.8%
Graduate or Prof. Degree	12.1%	9.4%	4.6%	29.7%	13.0%	12.3%	18.2%	14.8%	7.5%	17.7%

Data Source: American Community Survey 2011-2015 Estimates, Accessed 7/6/17 and 9/1/17.

There are numerous public-school districts within the region educating young persons from pre-kindergarten through high school, private schools educating residents at approximately the same age levels, and new charter schools. Montachusett Regional Vocational Technical High School is located in Fitchburg offering trade school curriculum at the high school level. Located in Gardner, Mount Wachusett Community College (MWCC) offers two-year programs while Fitchburg State University offers four-year programs. In addition, there are many private sector educational operators offering training courses. The North Central Massachusetts Workforce Investment Board, Inc. promotes the economic and social welfare of the region through education, employment and training programs that increase employability of young people and adults.

### Brownfields

Chapter 21E sites are contaminated by oil or other hazardous materials and are subject to special restrictions for redevelopment. Chapter 21E Sites are also known as “Brownfields” sites. Such sites are classified by tiers based on their level of contamination and their owner’s compliance with regulation. According to the Mass DEP’s website (<http://public.dep.state.ma.us/SearchableSites2/Search.aspx>) Ashburnham has five active Tier Classified Chapter 21E sites detailed in Table 15 below.

Brownfields properties are often located where there is an existing infrastructure and other amenities. The cleanup and redevelopment of brownfields properties can be a way to stimulate the economy and promote environmental protection goals.

**Table 15. DEP Tier Classified Chapter 21E Sites – Town of Ashburnham**

Site Name	Address	Zoning	Tier
Simonds Recreation Area	Lake Shore Drive	Residential B	Tier I Phase IV
Naukeag Hospital	216 Lake Road	Residential B Water Supply Protection	Tier II Phase II
Flo Chemical Corporation	20 Puffer Street	Industrial	Tier II Phase II
Former Whitney Property	266 East Rindge Road	Residential B	Tier 1D
Highway Department Garage	17 Central Street	Municipal	Phase II

*Data Source: Massachusetts Department of Environmental Protection*

In the summer of 2017, the Montachusett Regional Planning Commission Brownfields Program provided funds to perform a Phase II Environmental Site Assessment at the current Highway Department Garage location to evaluate the surface and sub-surface soil and groundwater conditions at the site. A final report has been submitted to and approved by the

EPA. The results indicate potential soil contaminated by petroleum products, possible from an old underground storage tank. The town will determine the next steps in this process and whether the Highway Department Garage will be relocated to allow for more downtown businesses.



## Section 2: Commercial and Industrial Development Potential

### Business, Commercial, and Industrial Districts

Ashburnham has several zoning districts allowing for a variety of commercial and industrial uses. The Village Center Commercial and Residential Districts are intended to foster appropriate reuse of existing structures and new construction within the downtown area in harmony with the historic character and dense development pattern of the downtown. The Light Industrial A (LI-A)



District in South Ashburnham and the Light Industrial B (LI-B) District in western Ashburnham along Route 12 allow light manufacturing, retail, business, and office as listed in the Schedule of Use Regulations. The purpose of the LI-A and B Districts is to provide areas for industrial and commercial uses in an open setting that will not have objectionable influences on adjacent residential and

commercial districts and are not dangerous by reason of fire or explosion, nor injurious or detrimental to the neighborhood by reason of dust, odor, fumes, wastes, smoke, glare, noise, vibration or other noxious or objectionable feature as measured at the nearest property line. There is an Industrial District in South Ashburnham and a small area of industrial parcels in downtown. Ashburnham has two small Business Districts, one in South Ashburnham and one at the intersection of Routes 119 and 101. Additionally, there is a Green Business District located 2,000 feet on either side of Route 119 intended to foster businesses that will support tourism and passive and outdoor recreation while preserving the natural beauty and ecological significance of the area.

Table 16 is a comparison of the number of commercial and industrial parcels in Ashburnham and surrounding towns in 2007 and 2017. Most of these communities have reduced the number of commercial parcels over the ten-year period and some have increased the number of industrial parcels; whereas Ashburnham has remained the same with only the subtraction of two industrial parcels. *Even the state as a whole has had a decrease in the number of both commercial and industrial parcels.*



**Table 16: Number of Commercial and Industrial Parcels**

COMMUNITY	TOTAL PARCELS 2007	TOTAL PARCELS 2017	COMMERCIAL PARCELS 2007	COMMERCIAL PARCELS 2017	INDUSTRIAL PARCELS 2007	INDUSTRIAL PARCELS 2017
Ashburnham	3,682	3,663	41	41	31	29
Ashby	1627	1613	22	20	5	5
Athol	5205	5228	223	216	61	61
Groton	4330	4358	98	85	18	15
Lancaster	2884	2975	66	94	34	53
Lunenburg	4417	4848	136	134	23	30
Sterling	3,552	3578	72	69	103	115
Westminster	3507	3727	54	47	60	56
Winchendon	5003	4657	178	155	70	67
State	2,229,0445	2,336,908	88,783	87,296	25,843	24,699

Data Source: MA Department of Revenue Databank Reports, Accessed 7/6/17 and 9/1/17.

### Development Potential And Methodology

As part of a 2016 study of the Economic Impact of Devens, MRPC performed a development potential analysis on each community in the Montachusett Region. This analysis involved two phases: mapping, followed by quantifying development. In order to reach accurate results, it was crucial to have the necessary geographical data as well as skillful GIS staff to perform the initial phase of the analysis. Current parcel data from the Town of Ashburnham was utilized as well as current zoning coverage. Additionally, environmental and land use data was provided by the state Geographic Information Systems (GIS) agency, MassGIS.

Environmental data is a key component to the development potential analysis. Certain environmental elements are considered inappropriate for development and can be either defined as “Absolute Constraints” or “Partial Constraints” for the purposes of the development potential analysis. Absolute constraints are defined as open water, 100- and 200-foot Wetlands Protection and River Protection Acts buffers, slopes >26%, and permanently protected open space. Partial Constraints are defined as FEMA 100- and 500-year flood zones as well as Department of Environmental Protection Wetlands. Absolute constraints are completely unsuitable for development, while partial constraints could be developed if pursued in an appropriate manner.

Once the constraints have been determined and defined, the next step is to identify lands that have already been developed. Based on MassGIS Land Use data the categories that are included in “Developed Lands” are participation, spectator, and water recreation; residential, commercial, industrial, transportation, waste disposal, power lines, cemeteries, and urban public/institutional. The final category that is determined is “Future Developable Lands”. In order to determine what has potential for development GIS tools are utilized and involve combining all of the constraints and currently developed lands. The result produced is a new coverage indicating lands that are developable based on areas that do not have any development or constraint.

Table 17 below shows a summary of the total acres of commercial and industrial land, lands with absolute and partial constraints, developed lands and future developable lands. Only 37% of the commercial land and 44% of the industrial land are classified as developable in the future. In addition, this analysis does not take into consideration dimensional requirements of parcels including frontage and setbacks or accessibility of parcels, which may further limit development potential, as well as the availability of public water and sewer and three phase power which are desirable by some businesses.

**Table 17. Developable Commercial and Industrial Land**

	TOTAL ACRES	LANDS WITH ABSOLUTE CONSTRAINTS	LANDS WITH PARTIAL CONSTRAINTS	DEVELOPED LANDS	FUTURE DEVELOPABLE LANDS
COMMERCIAL	1,430	778	44	68	540
INDUSTRIAL	1,428	723		79	626

Data Source: Town of Ashburnham Assessor's Database, Economic Impact of Devens Report 2016

The Development Analysis Map on the next page depicts all of these data categories (Absolute Constraints, Partial Constraints, Developed Lands, and Future Developable Lands) and provides information to identify the location and current zoning of future developable lands.

If Ashburnham's commercial and industrial sectors do not grow and increase their contribution to the local tax base, then it will be up to homeowners to cover a larger percentage of the town's annual budget. *The right mix of commercial development combined with appropriate industrial development will help ease the tax burden on local homeowners while creating jobs and lowering the unemployment rate. Ashburnham's village, business, and commercial district have this potential. The industrial districts may need to be evaluated for usefulness and relocated to areas of town that are more suitable and accessible.*

## Infrastructure

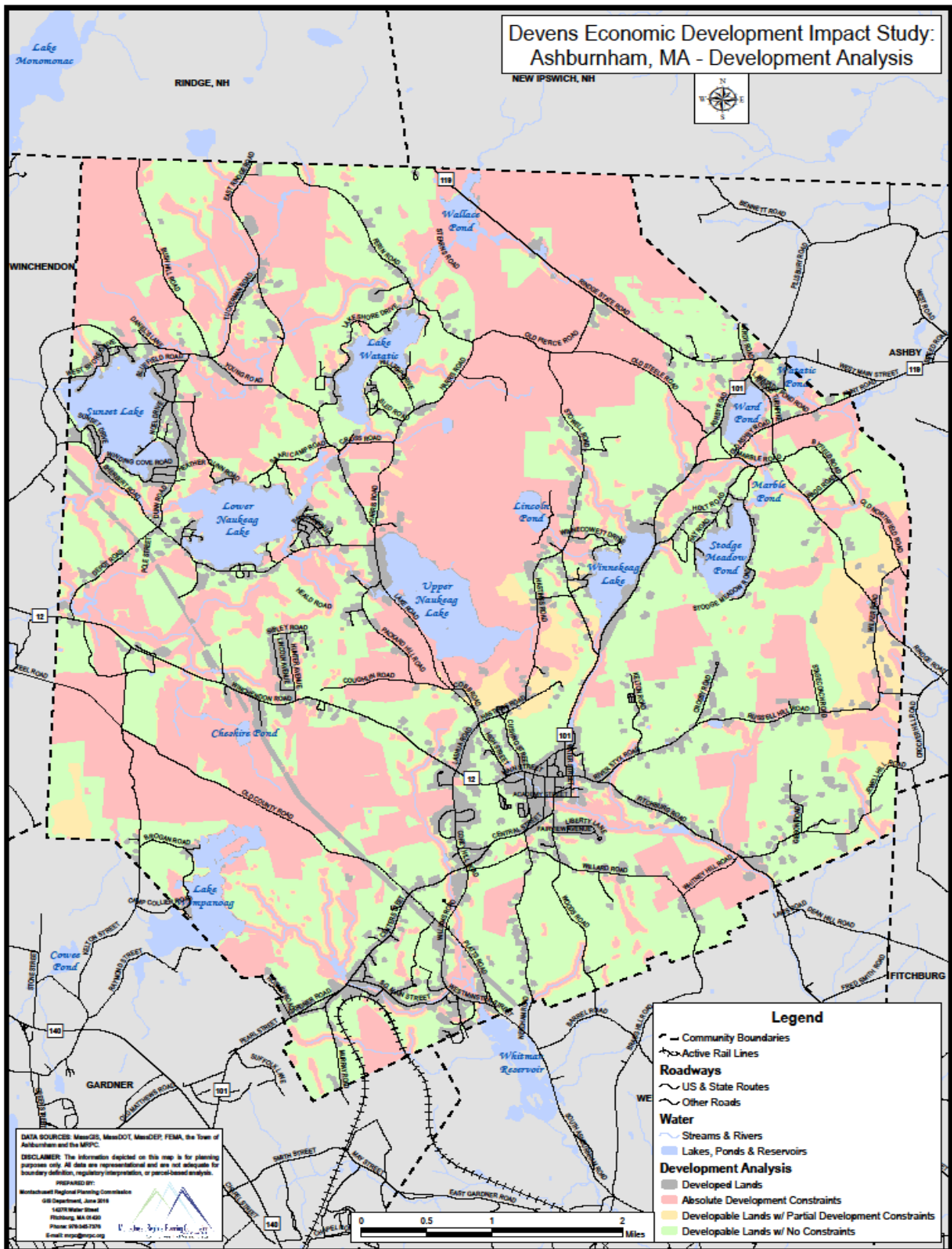
Ashburnham's drinking water comes from the Upper Naukeag Lake in Ashburnham. The Upper Naukeag Lake is a shared water source that provides water to the Towns of Ashburnham and Winchendon. Water is pumped from the lake to the Ashburnham-Winchendon Joint Water Filtration Plant located in Ashburnham. Here, the water is clarified and filtered. From the water filtration plant the water is pumped into 53 miles of water transmission mains and into two water storage tanks. Combined capacity provides 1.5 million gallons of storage, which is equivalent to approximately three (3) days capacity under normal water usage. The tanks are located on Cushing Street and on Rt. 101, about 4 miles south of the water plant. In 2016 the water plant produced an average of 245,000 gallons per day (GPD) with an annual total of 89.8 million gallons of water produced for Ashburnham residents. There are approximately 1,300 service connections to the system with over 270 fire hydrants in town. The water and sewer departments currently services 53 miles of waterlines and 25 miles of sewer lines throughout the town.

*While there are opportunities to promote economic development, it is unlikely that the commercial and industrial build-out would be possible without public water and sewer service. There are no short or long-term plans to extend any of the water or sewer lines from where they are currently located. The only industrial or commercial properties where there is water and*

*sewer are the Village Center Commercial District, a small area of Industrial District in the center of town and a portion of the Light Industrial A District located in South Ashburnham. To attract any type of manufacturing business, the town is limited to those operations that do not require water or sewer. There are additional constraints in the commercial and industrial districts that are discussed in Section 2 of this document.*

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## Section 3: Goals, Objectives And Recommendations

### Economic Development Goals and Objectives

#### Goal:

- Promote Economic Development that is consistent with the desired Town character.

#### Objectives:

- *Continue the Economic Development Committee to serve as an advocate for economic development in Ashburnham.*
- *Review the provisions of the Zoning Bylaw that regulate economic development and revise as necessary.*
- *Have town planners learn about available economic development resources and pursue grant and funding opportunities when appropriate.*
- *Encourage the reuse of existing structures and vacant properties in appropriate areas for the purpose of new economic development.*
- *Promote Ashburnham as a destination for new businesses.*
- *Encourage and create an atmosphere for outdoor recreation and tourism.*
- *Promote growth in property valuation that generates tax revenue to reduce the tax burden on residents.*

### Proposals and Recommendations

#### 1. Maintain the Economic Development Committee:

The Ashburnham Economic Development Committee (AEDC) was established by the Board of Selectmen in 2016 and began meeting in January 2017. The mission of the AEDC is to promote balanced, long term economic development by helping to attract, retain and grow businesses by the implementation of an action plan of policy changes, infrastructure investments and programmatic activities while maintaining the social, cultural, historical and environmental attributes of the community. This Committee should continue to meet on a regular basis. When the AEDC was formed, \$100,000 was appropriated to assist in its mission to promote economic development. This will help with advertising, community and business outreach, consultants, training and any large-scale initiatives.

There should be an internal inventory of all the individual industrial, commercial and business parcels with the current uses, allowed uses, the impediments to successful uses, the opportunities for improvement or reuse and other factors important to Ashburnham's economic success. The AEDC should ensure that current economic development information is listed on the Town's website. This is the easiest and least costly way to market the community. Most business owners who are searching for information about Ashburnham will look here first and because it represents the community, and "you only get one first impression," it should be of high comprehensive quality. A comprehensive database of available properties with their size, location, availability of water and sewer, uses allowed, proximity to highway, any easements or rights-of-way present and any other information useful to prospective businesses could be placed on the website. Not only would such a database be very useful to potential developers, it would

show that Ashburnham is business-friendly and willing to provide resources in support of new economic development

Responsible Entity: AEDC, Board of Selectmen

## **2. Coordinate Development Activity with the Owners of Industrial/Commercial Land:**

Most of Ashburnham's industrially/commercially zoned land is under private ownership. Since the Town is highly unlikely to purchase such land, it is paramount that Ashburnham planners and the AEDC work in partnership with the owners of industrial and commercial land to make sure this land is developed in accordance with the Town's objectives.

*The Town should render assistance to these landowners when possible. Such assistance could be in the form of extending municipal infrastructure, or simply helping the landowner access the technical assistance made available by any private/public entities that promote economic development.*

Responsible Entity: AEDC, Planning Board, Board of Selectmen

## **3. Support Local Business:**

The town should work hard to support existing business operations – large and small – to make certain that local businesses can evolve and continue to provide jobs and revenue to the town in future years. The information that the AEDC has solicited from existing businesses as to their level of satisfaction with Ashburnham can be used to determine future business needs in the community and help local officials to plan ahead for necessary changes or improvements. A listing of all businesses located in Ashburnham could also be made available on the town's website to let residents and businesses alike know what the community has to offer.

The town could hold a public forum for business owners and/or representatives to focus on strengths, weaknesses, opportunities, and challenges that Ashburnham's businesses face. The meeting could also focus on how the town can work with its local businesses to identify municipal gaps in service. Participants should be directly involved in the discussion to identify key issues for the Town to address. An additional public forum with residents to obtain their input on what they would like to see for businesses in town would be beneficial as well.

*Ashburnham should also work to boost consumer demand and support for local businesses by instituting "buy local" initiatives.* The type of program would depend on the capacity of the Town or other implementing organization but could include "Made in Ashburnham" stickers for local goods, and a "stay local" website. The North Central Chamber of Commerce is a great resource for marketing of events occurring in Ashburnham, in particular shop local campaigns. The Chamber also provides resources for businesses such as training and workshops, business counseling services and loan opportunities. Businesses in Ashburnham should be made aware of this valuable resource.

While some town residents do not need convincing that supporting local agriculture is important, others may not be as aware of the issue or may not know what they can do about it. The Town

should identify and develop ways for residents to support local agricultural businesses. One possibility could include establishing connections between farms and institutional partners such as schools to strengthen and stabilize agriculture in Ashburnham. In addition, educational programming in local schools around the importance of local/regional farming and the connection between local food production and ecological and personal health would be an important contribution to support and advocate for local farming, both in Ashburnham and beyond.

**The town could also consider forming an agricultural commission to allow farmers and others to work together on supporting and enhancing the agricultural community.** This commission could consider applying for any grants that may provide opportunities to support local business such as the USDA Rural Business Development Grant Program. Grant funds under this program can be used for a variety of purposes including rural business incubators or even a capitalization of revolving loan funds, including funds that will make loans for business start-ups and working capital.

Responsible Entity: AEDC, Board of Selectmen, Town Administrator, Planning Board

#### **4. Review Adequacy of Current Zoning:**

The Town could conduct a review of current zoning bylaws and determine their adequacy for accommodating desired land use and development within the community. The overall intent could be to examine the uses and dimensions to identify internal inconsistencies and to make recommendations for removing zoning impediments to economic development. There may be uses that are allowed that aren't feasible in specified districts. With less than half of the commercial and industrial lands buildable, there may be other uses more suitable to these locations that have less or no impact on the natural resources and character of the town. One opportunity would be to allow certain commercial outdoor recreation-based businesses in the residential districts where there are abundant natural resources and recreational opportunities such as kayak, bike, or cross-country ski rentals.

*Without the rezoning of land or evaluation of allowed uses in Ashburnham, the location of new businesses could be a limiting factor since a majority of the town is zoned residential and more than half the industrial/commercial lands are unbuildable.* However, it should first be noted that Ashburnham does not have the infrastructure capacity in terms of limited sewer/water infrastructure to attract large scale commercial/industry and therefore the town should focus on smaller scale business that fit in with the small-town character of Ashburnham.

The identification of any new and appropriate areas may be best accomplished through a charrette. A charrette is basically a design focused public meeting where boards, committees, departments and the public get together to brainstorm ideas. Those in attendance are divided into small groups to develop ideas and proposals. The groups will then present their schemes to the larger group for discussion. Ultimately the goal is to have at a minimum two possible alternatives for Ashburnham's planners to explore more in depth prior to making any final proposal or recommendation. By holding a charrette all the stakeholders will have the

opportunity to voice their opinions and concerns, public officials will have the opportunity to respond and the possibilities of reaching a consensus are increased.

Responsible Municipal Entity: Planning Board, AEDC, Board of Selectmen

#### **5. Work to Facilitate the Existing Permitting Process:**

The Town should utilize its existing permitting guidebook to assist all customers with projects of any type and scale or that need to obtain any permit. The Town could also consider the identification of a development liaison in town offices to walk customers through the process and serve as a point of contact for questions and progress.

Some communities have even formed Pre-Application Review Committees to review pre-applications during regular business hours. The purpose of a preliminary consultation meeting is to help applicants and potential applicants through the development review and permit process by identifying regulations that apply to the project, identifying site design issues that are of concern and discussion of potential solutions, identifying permits that will be required and the process for obtaining them, clarifying procedures, and establishing relationships early in the process. Not only does this allow prospective applicants to discuss proposed developments and receive input prior to officially submitting permit applications, but it also helps departments to find solutions that meet the needs of multiple boards and commissions, further facilitating the permitting process.

If the town hired a planner, that person could coordinate the pre-application meeting which would be comprised of a staff level group made up of the primary reviewers of plans for any application. This might include representatives of the Planning Board (Planner), the Board of Health (Health Agent), Board of Selectmen (Town Administrator), Building Department, Department of Public Works, Conservation Commission (Conservation Agent), and Fire Department (Fire Chief).

Upon completion of such a meeting, the Planner would prepare a Pre-Application Meeting Memo outlining the major issues discussed and permits to be obtained. The Memo would be forwarded to the project proponent and to all Issuing Authorities that have jurisdiction over the project, as well as the Board of Selectmen.

Responsible Entity: AEDC or the Planning Board could spearhead this project and work with other boards, departments, and commissions involved in the permitting process.

#### **6. Prepare and Distribute a Promotional Tourism Brochure:**

The Town could proactively promote itself to the outside world by preparing a brochure (both paper and web-based) that highlights Ashburnham's many resources that may be of interest to visitors. The AEDC could work on such a brochure that could contain content on town & civic events, recreation resources, historic resources, dining, lodging, health & wellness, arts & crafts, and agriculture. There could be a map showing where these places are located and a brief description of each resource. The Town could seek out regional and state organizations that promote tourism such as the Massachusetts Office of Travel and Tourism, the Massachusetts



Department of Conservation and Recreation, North Central Mass Chamber of Commerce, the Mohawk Trail Region and Johnny Appleseed Trail Association, just to name a few.

Recreation, history, arts, and culture should be considered economic development activities. Ashburnham has abundant, attractive open space resources which includes lakes, ponds, trails, woodlands and conservation lands generating an opportunity for multi-season uses, including hiking, canoeing, fishing, cross-country skiing, etc. with potential to draw visitors to Ashburnham. As a secondary opportunity to the tourism resources Ashburnham should market, there could be an increase in lodging and dining facilities built to service more visitors. If the town meeting chose to adopt additional room and meal taxes, this could be a supplementary source of revenue for the town.

Responsible Entity: AEDC.

## **7. Sponsor an Annual Festival:**

The Town could consider frequent special events and fundraisers throughout the year to help promote local businesses, organizations and community and could also investigate what it would take to sponsor an annual festival that would attract tourists and regional residents. Consider the success that some of the other regional festivals have had, such as the Red Apple Festival in Phillipston, the Oktoberfest in Gardner, the fall music festival at Wachusett Mountain or the North Quabbin Garlic and Arts Festival held in Orange. Ashburnham has some recent experience holding successful public events, such as the Town's 250th Celebration in 2015. Items to consider when planning such an event would include: when to hold it, how to market it, what events to host (concert on the Town Common, parade or craft fair as some examples), what would be needed for resources (materials, supplies, etc.), what would be required for public safety, the overall cost of the event, and how to secure the funding necessary to host it. It needs to be understood that such events must be carefully planned and marketed, and will undoubtedly take a significant amount of time to come to fruition. However, having a successful first event could create momentum for subsequent events.

Responsible Entity: AEDC, Event Committee, Board of Selectmen, Town Administrator, and public safety officials.

## **8. Aggressively seek funding for road improvements.**

Road conditions are directly related to the promotion of economic development in a community and should be part of an integrated capital improvement plan. Town officials should seek out federal and state funds and continue participation in the transportation planning process at MRPC. Further, they should ensure that key road projects are listed on the Transportation Improvement Plan (TIP) and actively press for regular funding of local projects.

Responsible Entity: Board of Selectmen and Department of Public Works.

## **9. Continue Potential Redevelopment of DPW Site**

The current DPW site is listed under the Massachusetts 21E Program and is currently participating in the Montachusett Brownfields Group (MGB) through MPRC to perform site assessments. The

MGB is made up of local officials, private sector representatives, MassDevelopment, economic development and environmental proponents, and representatives of the federal Environmental Protection Agency (EPA) who generally meet a few times per year to discuss brownfields related issues. If and when remediation of this site takes place, redevelopment can occur and generate new tax revenue based on what the town would like to see at this downtown location. The AEDC would be instrumental in promoting any efforts to redevelop this brownfields site.

Responsible Entity: AEDC, Board of Selectmen

## **10. Infrastructure Improvements:**

As previously indicated in the Commercial and Industrial Development Potential section (see pages 12-14), 37% of the commercial land and 44% of the industrial land is classified as developable in the future. There seems to be limited opportunities to promote economic development in these areas without expanding the appropriate infrastructure. *The ability to tie into a municipal water system is one of the key elements that new businesses and industries look for when deciding where to locate (in addition to easy highway access and a skilled labor force). Today, public water is mainly available in limited areas of Ashburnham and public sewer is more limited.*

Without adequate support systems in place, it will be difficult for Ashburnham to compete for new commercial and industrial enterprises seeking a home in North Central Massachusetts. Furthermore, it will be increasingly difficult to retain existing businesses in the town if roads, and water and sewer lines are not improved and maintained properly.

If the town chooses to improve these systems, it should establish a concise plan for infrastructure improvements that sets as a priority, the provision of services to key economic development sites in the community. This infrastructure plan should be incorporated into the town's Capital Improvements Planning process so that important projects are considered well in advance of their necessity and so that appropriate and adequate sources of funding are sought to help pay for these projects. It should have a prioritization schedule and a corresponding development schedule and upgrades and expansions should be targeted to those areas planned for future development.

Responsible Entity: Board of Selectmen, DPW

## **11. Adopt Local Options for Meals and Lodging**

The town could choose to adopt a local increase in meals and room taxes to increase revenues to the town. An additional 0.75% meals tax could be added that would apply to restaurants, including fast food, but not grocery items. The Town of Shirley collected an extra \$35,561 in fiscal year 2016 from the local option meals tax. If the town chose to adopt the local lodging tax option of up to 6%, more revenue would be collected. This could be especially helpful if the town decided to market the town as a destination and supported bed & breakfast facilities. The Town of Sterling collected an extra \$17,456 in revenue in fiscal year 2016 by adopting this option.

Responsible Entity: Board of Selectmen, Town Meeting

## 12. Follow Open Space and Recreation Plan Action Plan

The town should follow-up on the action plan of the 2014 Open Space and Recreation Plan as there are many recommendations for outdoor recreation and open space opportunities that would fit in well with an outdoor, recreation-based economy. The MA Department of Recreation and Conservation provides annual grants under their PARC and LAND grant programs to purchase open space or recreation land and/or develop or renovate recreation facilities or properties.

*Responsible Entity:* Conservation Commission, Board of Selectmen, AEDC

## 13. Continue Master Planning Activities:

The town should continue working on an updated Master Plan to be sure all aspects of the town are moving forward with the same goals in mind.

*Responsible Entity:* Planning Board

## Section 4: Resources

Ashburnham Annual Report 2016.

Ashburnham Assessor's Database.

Ashburnham Open Space and Recreation Plan – 2014 Update.

Ashburnham Village Center Marketing Plan – 2008.

Economic Impact of Devens Report 2016.

ESRI Business Analyst Online.

[https://data.bls.gov/timeseries/CUUR0100SA0?amp%253bdata\\_tool=XGtable&output\\_view=data&include\\_graphs=true](https://data.bls.gov/timeseries/CUUR0100SA0?amp%253bdata_tool=XGtable&output_view=data&include_graphs=true)

[https://dls.gateway.dor.state.ma.us/DLSReports/DLSReportViewer.aspx?ReportName=Comparative\\_Report&ReportTitle=Community%20Comparison%20Report](https://dls.gateway.dor.state.ma.us/DLSReports/DLSReportViewer.aspx?ReportName=Comparative_Report&ReportTitle=Community%20Comparison%20Report)

[https://factfinder.census.gov/faces/nav/jsf/pages/community\\_facts.xhtml#](https://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml#)

[http://lmi2.detma.org/lmi/lmi\\_es\\_a.asp#IND\\_LOCATION](http://lmi2.detma.org/lmi/lmi_es_a.asp#IND_LOCATION)

[http://lmi2.detma.org/Lmi/Industry\\_Projection.asp?area=15000004long&cmd=Go](http://lmi2.detma.org/Lmi/Industry_Projection.asp?area=15000004long&cmd=Go)

<http://public.dep.state.ma.us/SearchableSites2/Search.aspx>

<http://www.masslandrecords.com/MiddlesexSouth/>

<http://www.masslandrecords.com/Worcester/>

<https://www.sec.state.ma.us/rod/rodnw/nwidx.htm>